

MARCH 2019 THROUGH SEPTEMBER 2020

To provide more rapid insight into the impact of COVID-19 on insurance coverage in the Commonwealth, CHIA is producing monthly enrollment data summaries by key market sectors, in addition to its biannual *Enrollment Trends* reports. This publication includes enrollment figures through September 2020.

In the six months following the Governor's state of emergency declaration, overall insurance coverage has remained relatively stable, with over 6.4 million Massachusetts residents receiving coverage through private commercial plans, MassHealth, or Medicare (Figure 1).ⁱ However, coverage trends during this period varied significantly as the effects of the pandemic impacted these insurance categories in different ways.

Private Commercial Insurance

Private commercial insurance, the largest insurance category which covers approximately 4 million members in Massachusetts, declined 2.1% between March and September 2020. Decreases were concentrated among employer-sponsored insurance (ESI) plans, which represent approximately 91% of the commercial market.

In the initial months of the pandemic, employment levels fell dramatically and while ESI coverage also declined, it did not do so at a corresponding rate.ⁱⁱ However, as employment levels began recovering over the summer, ESI continued to decline; by September, the number of Massachusetts residents

receiving coverage through their employer declined by 2.3% since March (Figure 2). Recent national data from the Bureau of Labor Statistics indicates that both the sizable increase in unemployment and the subsequent ongoing recovery has been concentrated among those whose job losses were temporary. Permanent job losses grew more slowly but have also not yet begun recovering.ⁱⁱⁱ

Individual purchasers of private insurance increased slowly (+0.2%) during this period, though ConnectorCare plans which provide premium and cost-sharing assistance for those with household incomes less than or equal to 300% of FPL grew 0.9%.

MassHealth

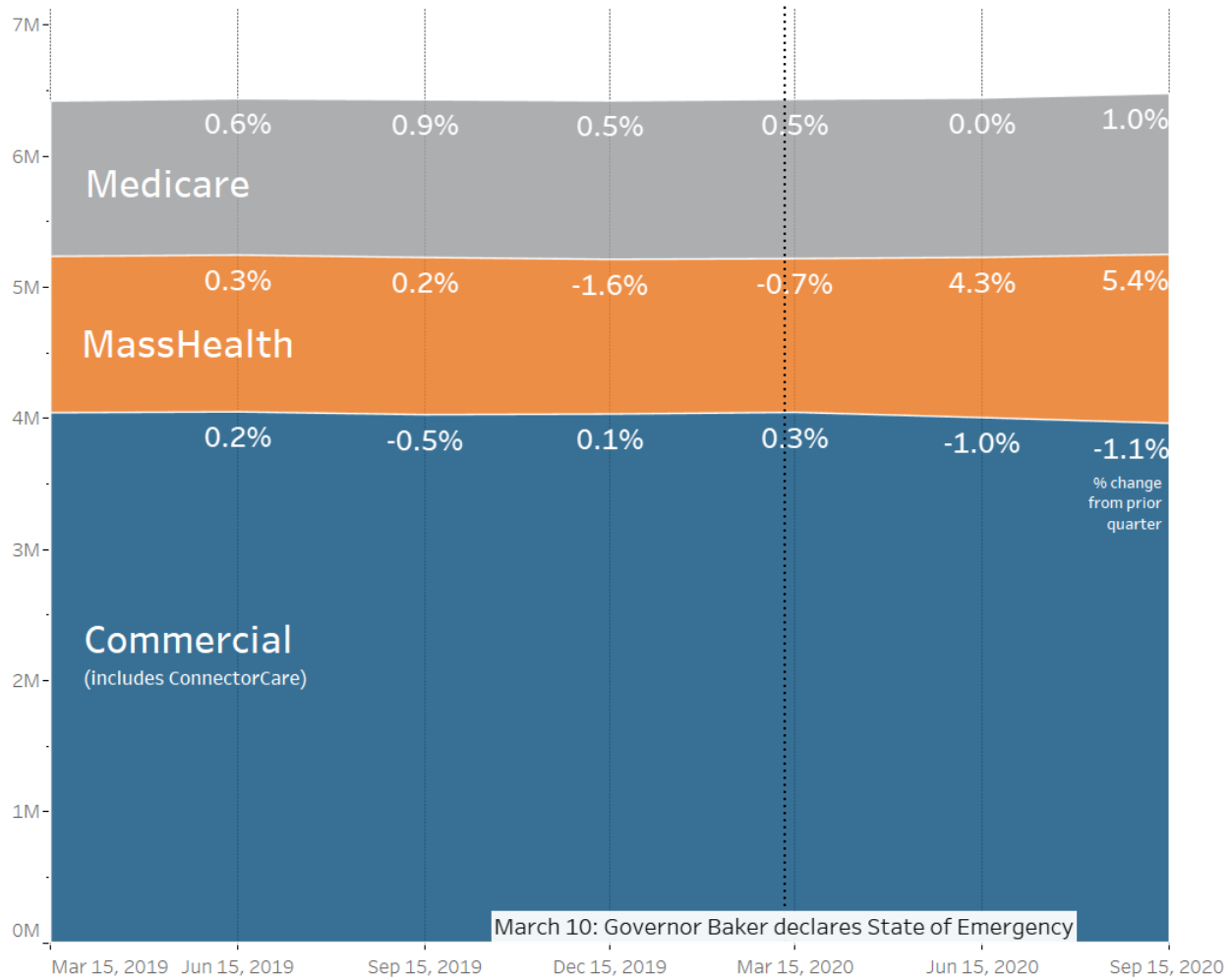
The number of individuals with primary MassHealth coverage increased by approximately 116,000, or 9.9%, between March and September 2020. This increase is largely attributable to the Families First Coronavirus Response Act (FFCRA), which mandated Medicaid programs continue coverage for all members enrolled on or after March 18, regardless of changes in beneficiary circumstances or scheduled redetermination assessments.^{iv} During this period, there were fewer new enrollees each month compared to prior time periods, but also far fewer members rolled off of MassHealth, resulting in net growth for the program.^v

Medicare

Medicare coverage,^{vi} which has generally grown steadily over time at approximately 1.5% or more annually, experienced a pause in growth in the second quarter of 2020. This period included a rare

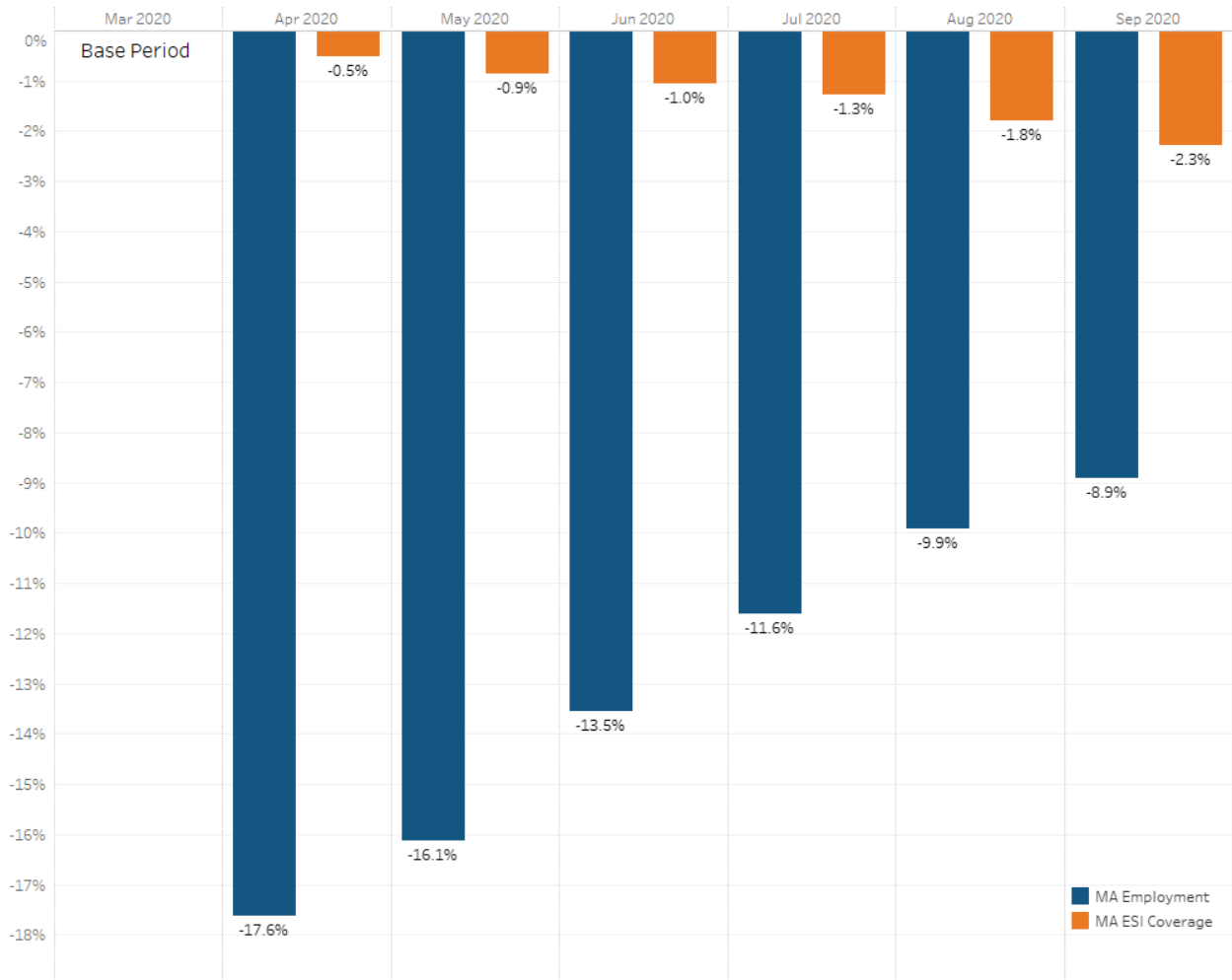
decline in membership in May, coinciding with the pandemic's highest rates of mortality – particularly among older populations – in the Commonwealth. More consistent Medicare growth levels resumed in the third quarter.

Figure 1: Massachusetts Enrollment by Health Insurance Category, March 2019 through September 2020



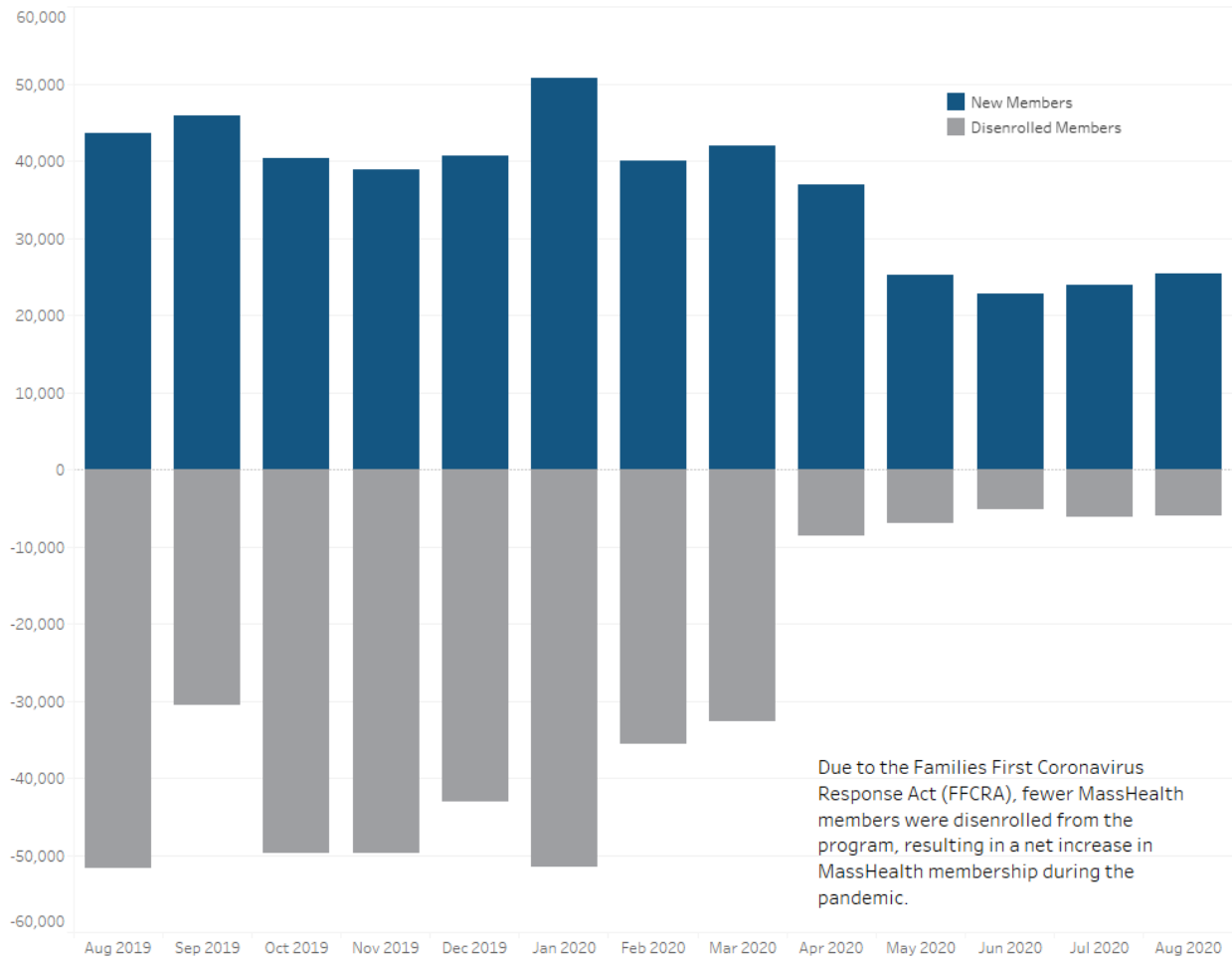
Source: MA APCD; MassHealth; Massachusetts Health Connector; Massachusetts Division of Insurance; Centers for Medicare and Medicaid Services (CMS).

Figure 2: Massachusetts Employment and Massachusetts ESI Coverage, Percent Change since March 2020



Source: MA APCD; Analysis of Bureau of Labor Statistics data (Economic News Release: Table 3. Employees on nonfarm payrolls by state and selected industry sector, seasonally adjusted).

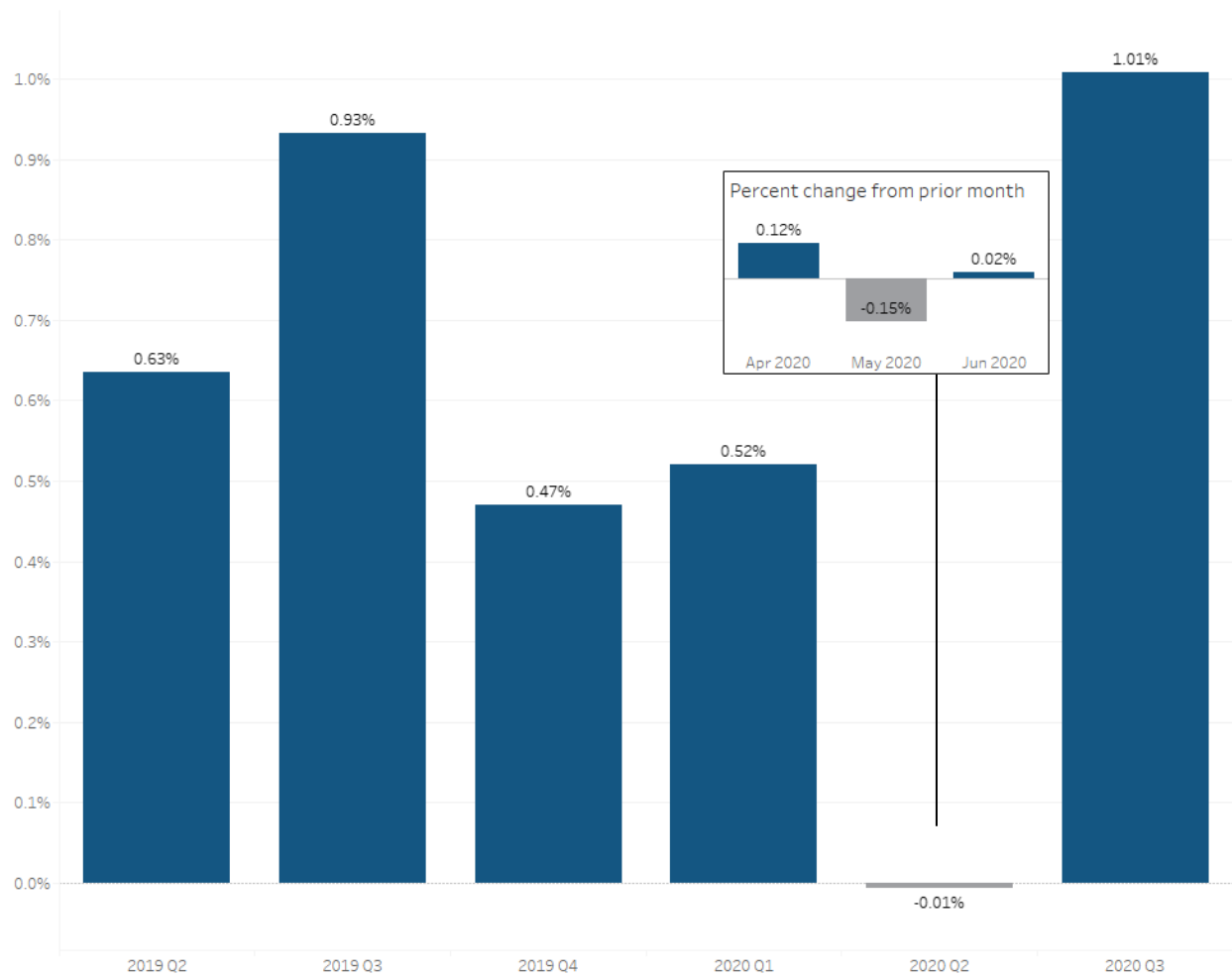
Figure 3: New MassHealth Enrollees and Disenrollees, March 2019 through August 2020



Source: MassHealth.

Note: The data depicted in this chart represents newly enrolled and newly disenrolled members from MassHealth primary and secondary coverage. The latest available data was through August 2020.

Figure 4: Massachusetts Medicare enrollment, Percent Change from Prior Quarter



Source: MA APCD; MassHealth; Centers for Medicare and Medicaid Services (CMS).

ⁱ Coverage is defined by unique Massachusetts residents in primary, medical membership within the top 12 commercial payers by enrollment, MassHealth (Medicaid), and Medicare. These counts reflect enrollment for Massachusetts residents and may differ from other sources that report enrollment by Massachusetts contract situs. Membership counts are not exhaustive for Massachusetts; excluded populations may include commercial payers and third party administrators with a small Massachusetts presence, the Federal Employees Health Benefits Program (FEHBP), TRICARE, Veterans Affairs Healthcare, the Indian Health Service, other federal programs, and prisons. This data should not be used to calculate a statewide insurance rate.

ⁱⁱ A number of factors may explain this apparent disconnect. For one, not everyone that claimed unemployment benefits had insurance coverage through their employer, and among those that did, some were furloughed and may have maintained their coverage. Some had (or were able to shift to) coverage through a family member's plan, while others may have signed up for coverage through COBRA.

ⁱⁱⁱ US Bureau of Labor Statistics, Economic New Release: Employment Situation, Table A-11: Unemployed persons by reason for unemployment. <https://www.bls.gov/news.release/empsit.t11.htm>.

^{iv} Medicaid.gov, 6/30/2020: <https://www.medicaid.gov/state-resource-center/downloads/covid-19-faqs.pdf>.

^v Disenrolled members after March 18, 2020 include members that voluntarily disenrolled from MassHealth, moved out of state, died, or were otherwise exempt from the continuous coverage requirement under FFCRA.

^{vi} Medicare coverage here includes Fee-for-Service (traditional), Medicare Advantage plans, and SCO, PACE and One Care plans. See data tables for additional information on these breakouts.

Primary Insurance Coverage ¹ Type		Enrollment Counts ² (Monthly monitoring beginning in April)										
		Mar-2019	Jun-2019	Sep-2019	Dec-2019	Mar-2020	Apr-2020	May-2020	Jun-2020	Jul-2020	Aug-2020	Sep-2020
Total Insurance Enrollment		6,414,956	6,432,159	6,424,729	6,416,387	6,428,095	6,431,590	6,428,631	6,437,550	6,448,668	6,463,722	6,472,570
Private Commercial Insurance		4,038,878	4,045,382	4,023,923	4,028,777	4,041,941	4,022,893	4,007,171	4,001,636	3,993,142	3,979,011	3,958,529
Individual Purchasers	A	329,936	333,865	338,805	334,028	349,660	350,066	346,700	347,991	348,203	352,497	350,399
Unsubsidized		106,296	104,777	105,372	104,977	113,856	112,959	110,409	113,304	111,039	114,049	114,048
Subsidized (APTC-Only)		16,442	16,411	16,899	17,359	19,025	18,439	17,319	17,061	17,358	17,461	17,529
ConnectorCare		207,198	212,677	216,534	211,692	216,779	218,668	218,972	217,626	219,806	220,987	218,822
Small Group Employers (Fully-Insured)	A,B	423,025	420,563	416,853	412,049	407,058	402,255	400,500	400,523	398,441	397,411	396,633
Large Group Employers (Fully-Insured) ³	B	977,006	980,684	979,897	985,866	979,108	971,530	967,371	966,350	951,864	936,656	924,537
Other Employer Sponsored Plans (Self-Insured) ³	B	2,308,911	2,310,270	2,288,368	2,296,834	2,306,115	2,299,042	2,292,600	2,286,772	2,294,634	2,292,447	2,286,959
MassHealth (Primary Coverage)	C,D	1,192,257	1,195,439	1,198,363	1,179,510	1,171,768	1,192,834	1,207,424	1,221,599	1,234,517	1,263,431	1,287,493
ACO-A		533,220	548,065	548,626	544,821	554,527	565,169	576,822	584,877	591,203	602,520	613,816
ACO-B		347,904	357,057	358,318	354,949	365,851	373,728	382,581	388,238	392,025	400,029	406,908
MCO		123,100	113,274	109,908	105,407	97,659	99,640	102,076	103,481	104,208	106,201	108,123
PCC Plan		105,369	107,493	106,947	104,258	87,778	89,035	90,692	91,966	93,004	95,282	97,436
FFS - Comprehensive		82,664	69,550	74,564	70,075	65,953	65,262	55,253	53,037	54,077	59,399	61,210
Medicare	C	1,183,821	1,191,338	1,202,443	1,208,100	1,214,386	1,215,863	1,214,036	1,214,315	1,221,009	1,221,280	1,226,548
Medicare Fee-for-Service (FFS)		852,086	855,121	862,579	864,451	853,397	851,579	849,460	848,886	853,426	854,359	855,499
Medicare Advantage		244,040	245,917	248,556	250,406	265,032	265,987	266,891	267,872	269,847	268,879	272,684
SCO, One Care, PACE (Dually-eligible)		87,695	90,300	91,308	93,243	95,957	98,297	97,685	97,557	97,736	98,042	98,365

Additional Market Views

Merged Market	<i>Sum of A</i>	752,961	754,428	755,658	746,077	756,718	752,321	747,200	748,514	746,644	749,908	747,032
Purchased on the Exchange		279,268	285,266	290,293	286,363	301,664	303,899	297,653	296,742	299,909	301,843	299,909
Individual Purchasers		273,419	278,724	283,492	279,017	293,456	295,546	289,281	288,248	291,329	293,236	291,273
Small Group (Fully-Insured)		5,849	6,542	6,801	7,346	8,208	8,353	8,372	8,494	8,580	8,607	8,636
Not Purchased on the Exchange		473,693	469,162	465,365	459,714	455,054	448,422	449,547	451,772	446,735	448,065	447,123
Individual Purchasers		56,517	55,141	55,313	55,011	56,204	54,520	57,419	59,743	56,874	59,261	59,126
Small Group (Fully-Insured)		417,176	414,021	410,052	404,703	398,850	393,902	392,128	392,029	389,861	388,804	387,997
Employer-Sponsored Insurance (ESI)	<i>Sum of B</i>	3,708,942	3,711,517	3,685,118	3,694,749	3,692,281	3,672,827	3,660,471	3,653,645	3,644,939	3,626,514	3,608,130
Total with Primary Coverage through Public Programs	<i>Sum of C</i>	2,376,078	2,386,777	2,400,806	2,387,610	2,386,154	2,408,697	2,421,460	2,435,914	2,455,526	2,484,711	2,514,041
MassHealth - Partial/Secondary	<i>D, Sum of E</i>	591,033	605,714	599,163	601,382	614,553	623,238	626,699	631,680	635,539	627,577	621,168
Dually-eligible	E	317,091	317,513	316,294	315,602	322,337	323,763	321,601	322,415	323,069	324,562	326,419
Senior Care Options (SCO)		59,660	61,347	62,892	63,141	64,843	64,889	64,463	64,504	64,750	65,093	65,440
One Care		23,268	24,086	23,495	25,194	26,210	28,569	28,476	28,354	28,315	28,273	28,237
Program for All-Inclusive Care for the Elderly (PACE)		4,767	4,867	4,921	4,908	4,904	4,839	4,746	4,699	4,671	4,676	4,688
MassHealth FFS - Dually eligible		229,396	227,213	224,986	222,359	226,380	225,466	223,916	224,858	225,333	226,520	228,054
MassHealth FFS Partial/Secondary non-Dually Eligible	E	273,942	288,201	282,869	285,780	292,216	299,475	305,098	309,265	312,470	303,015	294,749
Total Covered by MassHealth (Primary and Partial/Secondary)	<i>Sum of D</i>	1,783,290	1,801,153	1,797,526	1,780,892	1,786,321	1,816,072	1,834,123	1,853,279	1,870,056	1,891,008	1,908,661

Notes:

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- Enrollment counts sourced from the APCD and Supplemental Data reflect the 15th of the month (approximately 87% of total enrollment in primary coverage). Massachusetts Health Connector data reflects the 1st of the month. Medicare FFS data from CMS reflects the number of Medicare beneficiaries enrolled in the reported month.
- Through March 2020, Other Employer Sponsored Plans (Self-Insured) enrollment was sourced from quarterly supplemental data submitted to CHIA, as well as from the APCD. Beginning in April, CHIA began estimating enrollment for this sector using a combination of supplemental filings voluntarily submitted by some insurers, the APCD, and data collected by the Division of Insurance. CHIA examined the trends observed across these sources, as well as the Large Group (Fully-Insured) subsector, and applied it to the prior period self-insured enrollment figures to arrive at an estimate for the current month. For August and September 2020, CHIA applied a similar approach to estimate Large Group (Fully-Insured) enrollment.

Primary Insurance Coverage ¹ Type		Change from Prior Period (#) (Monthly monitoring beginning in April)										Change (#) from Mar 2020 - Sep 2020	
		Mar-2019	Jun-2019	Sep-2019	Dec-2019	Mar-2020	Apr-2020	May-2020	Jun-2020	Jul-2020	Aug-2020		Sep-2020
Total Insurance Enrollment			17,203	(7,430)	(8,342)	11,708	3,495	(2,959)	8,919	11,118	15,054	8,848	44,475
Private Commercial Insurance			6,504	(21,459)	4,854	13,164	(19,048)	(15,722)	(5,535)	(8,494)	(14,131)	(20,482)	(83,412)
Individual Purchasers	A		3,929	4,940	(4,777)	15,632	406	(3,366)	1,291	212	4,294	(2,098)	739
Unsubsidized			(1,519)	595	(395)	8,879	(897)	(2,550)	2,895	(2,265)	3,010	(1)	192
Subsidized (APTC-Only)			(31)	488	460	1,666	(586)	(1,120)	(258)	297	103	68	(1,496)
ConnectorCare			5,479	3,857	(4,842)	5,087	1,889	304	(1,346)	2,180	1,181	(2,165)	2,043
Small Group Employers (Fully-Insured)	A,B		(2,462)	(3,710)	(4,804)	(4,991)	(4,803)	(1,755)	23	(2,082)	(1,030)	(778)	(10,425)
Large Group Employers (Fully-Insured) ³	B		3,678	(787)	5,969	(6,758)	(7,578)	(4,159)	(1,021)	(14,486)	(15,208)	(12,119)	(54,571)
Other Employer Sponsored Plans (Self-Insured) ³	B		1,359	(21,902)	8,466	9,281	(7,073)	(6,442)	(5,828)	7,862	(2,188)	(5,487)	(19,156)
MassHealth (Primary Coverage)	C,D		3,182	2,924	(18,853)	(7,742)	21,066	14,590	14,175	12,918	28,914	24,062	115,725
ACO-A			14,845	561	(3,805)	9,706	10,642	11,653	8,055	6,326	11,317	11,296	59,289
ACO-B			9,153	1,261	(3,369)	10,902	7,877	8,853	5,657	3,787	8,004	6,879	41,057
MCO			(9,826)	(3,366)	(4,501)	(7,748)	1,981	2,436	1,405	727	1,993	1,922	10,464
PCC Plan			2,124	(546)	(2,689)	(16,480)	1,257	1,657	1,274	1,038	2,278	2,154	9,658
FFS - Comprehensive			(13,114)	5,014	(4,489)	(4,122)	(691)	(10,009)	(2,216)	1,040	5,322	1,811	(4,743)
Medicare	C		7,517	11,105	5,657	6,286	1,477	(1,827)	279	6,694	271	5,268	12,162
Medicare Fee-for-Service (FFS)			3,035	7,458	1,872	(11,054)	(1,818)	(2,119)	(574)	4,540	933	1,140	2,102
Medicare Advantage			1,877	2,639	1,850	14,626	955	904	981	1,975	(968)	3,805	7,652
SCO, One Care, PACE (Dually-eligible)			2,605	1,008	1,935	2,714	2,340	(612)	(128)	179	306	323	2,408

Additional Market Views

Merged Market	<i>Sum of A</i>		1,467	1,230	(9,581)	10,641	(4,397)	(5,121)	1,314	(1,870)	3,264	(2,876)	(9,686)
Purchased on the Exchange			5,998	5,027	(3,930)	15,301	2,235	(6,246)	(911)	3,167	1,934	(1,934)	(1,755)
Individual Purchasers			5,305	4,768	(4,475)	14,439	2,090	(6,265)	(1,033)	3,081	1,907	(1,963)	(2,183)
Small Group (Fully-Insured)			693	259	545	862	145	19	122	86	27	29	428
Not Purchased on the Exchange			(4,531)	(3,797)	(5,651)	(4,660)	(6,632)	1,125	2,225	(5,037)	1,330	(942)	(7,931)
Individual Purchasers			(1,376)	172	(302)	1,193	(1,684)	2,899	2,324	(2,869)	2,387	(135)	2,922
Small Group (Fully-Insured)			(3,155)	(3,969)	(5,349)	(5,853)	(4,948)	(1,774)	(99)	(2,168)	(1,057)	(807)	(10,853)
Employer-Sponsored Insurance (ESI)	<i>Sum of B</i>		2,575	(26,399)	9,631	(2,468)	(19,454)	(12,356)	(6,826)	(8,706)	(18,425)	(18,384)	(84,151)
Total with Primary Coverage through Public Programs	<i>Sum of C</i>		10,699	14,029	(13,196)	(1,456)	22,543	12,763	14,454	19,612	29,185	29,330	127,887
MassHealth - Partial/Secondary	<i>D, Sum of E</i>		14,681	(6,551)	2,219	13,171	8,685	3,461	4,981	3,859	(7,962)	(6,409)	6,615
Dually-eligible	<i>E</i>		422	(1,219)	(692)	6,735	1,426	(2,162)	814	654	1,493	1,857	4,082
Senior Care Options (SCO)			1,687	1,545	249	1,702	46	(426)	41	246	343	347	597
One Care			818	(591)	1,699	1,016	2,359	(93)	(122)	(39)	(42)	(36)	2,027
Program for All-Inclusive Care for the Elderly (PACE)			100	54	(13)	(4)	(65)	(93)	(47)	(28)	5	12	(216)
MassHealth FFS - Dually eligible			(2,183)	(2,227)	(2,627)	4,021	(914)	(1,550)	942	475	1,187	1,534	1,674
MassHealth FFS Partial/Secondary non-Dually Eligible	<i>E</i>		14,259	(5,332)	2,911	6,436	7,259	5,623	4,167	3,205	(9,455)	(8,266)	2,533
Total Covered by MassHealth (Primary and Partial/Secondary)	<i>Sum of D</i>		17,863	(3,627)	(16,634)	5,429	29,751	18,051	19,156	16,777	20,952	17,653	122,340

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		Mar-2019	Jun-2019	Sep-2019	Dec-2019	Mar-2020	Apr-2020	May-2020	Jun-2020	Jul-2020	Aug-2020		Sep-2020
Total Insurance Enrollment			0.3%	-0.1%	-0.1%	0.2%	0.1%	0.0%	0.1%	0.2%	0.2%	0.1%	0.7%
Private Commercial Insurance			0.2%	-0.5%	0.1%	0.3%	-0.5%	-0.4%	-0.1%	-0.2%	-0.4%	-0.5%	-2.1%
Individual Purchasers	A		1.2%	1.5%	-1.4%	4.7%	0.1%	-1.0%	0.4%	0.1%	1.2%	-0.6%	0.2%
Unsubsidized			-1.4%	0.6%	-0.4%	8.5%	-0.8%	-2.3%	2.6%	-2.0%	2.7%	0.0%	0.2%
Subsidized (APTC-Only)			-0.2%	3.0%	2.7%	9.6%	-3.1%	-6.1%	-1.5%	1.7%	0.6%	0.4%	-7.9%
ConnectorCare			2.6%	1.8%	-2.2%	2.4%	0.9%	0.1%	-0.6%	1.0%	0.5%	-1.0%	0.9%
Small Group Employers (Fully-Insured)	A,B		-0.6%	-0.9%	-1.2%	-1.2%	-1.2%	-0.4%	0.0%	-0.5%	-0.3%	-0.2%	-2.6%
Large Group Employers (Fully-Insured) ³	B		0.4%	-0.1%	0.6%	-0.7%	-0.8%	-0.4%	-0.1%	-1.5%	-1.6%	-1.3%	-5.6%
Other Employer Sponsored Plans (Self-Insured) ³	B		0.1%	-0.9%	0.4%	0.4%	-0.3%	-0.3%	-0.3%	0.3%	-0.1%	-0.2%	-0.8%
MassHealth (Primary Coverage)	C,D		0.3%	0.2%	-1.6%	-0.7%	1.8%	1.2%	1.2%	1.1%	2.3%	1.9%	9.9%
ACO-A			2.8%	0.1%	-0.7%	1.8%	1.9%	2.1%	1.4%	1.1%	1.9%	1.9%	10.7%
ACO-B			2.6%	0.4%	-0.9%	3.1%	2.2%	2.4%	1.5%	1.0%	2.0%	1.7%	11.2%
MCO			-8.0%	-3.0%	-4.1%	-7.4%	2.0%	2.4%	1.4%	0.7%	1.9%	1.8%	10.7%
PCC Plan			2.0%	-0.5%	-2.5%	-15.8%	1.4%	1.9%	1.4%	1.1%	2.4%	2.3%	11.0%
FFS - Comprehensive			-15.9%	7.2%	-6.0%	-5.9%	-1.0%	-15.3%	-4.0%	2.0%	9.8%	3.0%	-7.2%
Medicare	C		0.6%	0.9%	0.5%	0.5%	0.1%	-0.2%	0.0%	0.6%	0.0%	0.4%	1.0%
Medicare Fee-for-Service (FFS)			0.4%	0.9%	0.2%	-1.3%	-0.2%	-0.2%	-0.1%	0.5%	0.1%	0.1%	0.2%
Medicare Advantage			0.8%	1.1%	0.7%	5.8%	0.4%	0.3%	0.4%	0.7%	-0.4%	1.4%	2.9%
SCO, One Care, PACE (Dually-eligible)			3.0%	1.1%	2.1%	2.9%	2.4%	-0.6%	-0.1%	0.2%	0.3%	0.3%	2.5%

Additional Market Views

Merged Market	Sum of A		0.2%	0.2%	-1.3%	1.4%	-0.6%	-0.7%	0.2%	-0.2%	0.4%	-0.4%	-1.3%
Purchased on the Exchange			2.1%	1.8%	-1.4%	5.3%	0.7%	-2.1%	-0.3%	1.1%	0.6%	-0.6%	-0.6%
Individual Purchasers			1.9%	1.7%	-1.6%	5.2%	0.7%	-2.1%	-0.4%	1.1%	0.7%	-0.7%	-0.7%
Small Group (Fully-Insured)			11.8%	4.0%	8.0%	11.7%	1.8%	0.2%	1.5%	1.0%	0.3%	0.3%	5.2%
Not Purchased on the Exchange			-1.0%	-0.8%	-1.2%	-1.0%	-1.5%	0.3%	0.5%	-1.1%	0.3%	-0.2%	-1.7%
Individual Purchasers			-2.4%	0.3%	-0.5%	2.2%	-3.0%	5.3%	4.0%	-4.8%	4.2%	-0.2%	5.2%
Small Group (Fully-Insured)			-0.8%	-1.0%	-1.3%	-1.4%	-1.2%	-0.5%	0.0%	-0.6%	-0.3%	-0.2%	-2.7%
Employer-Sponsored Insurance (ESI)	Sum of B		0.1%	-0.7%	0.3%	-0.1%	-0.5%	-0.3%	-0.2%	-0.2%	-0.5%	-0.5%	-2.3%
Total with Primary Coverage through Public Programs	Sum of C		0.5%	0.6%	-0.5%	-0.1%	0.9%	0.5%	0.6%	0.8%	1.2%	1.2%	5.4%
MassHealth - Partial/Secondary	D, Sum of E		2.5%	-1.1%	0.4%	2.2%	1.4%	0.6%	0.8%	0.6%	-1.3%	-1.0%	1.1%
Dually-eligible	E		0.1%	-0.4%	-0.2%	2.1%	0.4%	-0.7%	0.3%	0.2%	0.5%	0.6%	1.3%
Senior Care Options (SCO)			2.8%	2.5%	0.4%	2.7%	0.1%	-0.7%	0.1%	0.4%	0.5%	0.5%	0.9%
One Care			3.5%	-2.5%	7.2%	4.0%	9.0%	-0.3%	-0.4%	-0.1%	-0.1%	-0.1%	7.7%
Program for All-Inclusive Care for the Elderly (PACE)			2.1%	1.1%	-0.3%	-0.1%	-1.3%	-1.9%	-1.0%	-0.6%	0.1%	0.3%	-4.4%
MassHealth FFS - Dually eligible			-1.0%	-1.0%	-1.2%	1.8%	-0.4%	-0.7%	0.4%	0.2%	0.5%	0.7%	0.7%
MassHealth FFS Partial/Secondary non-Dually Eligible	E		5.2%	-1.9%	1.0%	2.3%	2.5%	1.9%	1.4%	1.0%	-3.0%	-2.7%	0.9%
Total Covered by MassHealth (Primary and Partial/Secondary)	Sum of D		1.0%	-0.2%	-0.9%	0.3%	1.7%	1.0%	1.0%	0.9%	1.1%	0.9%	6.8%

Notes:

- Coverage is defined by unique Massachusetts residents in primary, medical membership within the top 12 commercial payers by enrollment, MassHealth (Medicaid), and Medicare. These counts reflect enrollment for Massachusetts residents and may differ from other sources that report enrollment by Massachusetts contract situs. Membership counts are not exhaustive for Massachusetts; excluded populations may include commercial payers and third party administrators with a small Massachusetts presence, the Federal Employees Health Benefits Program (FEHBP), TRICARE, Veterans Affairs Healthcare, the Indian Health Service, other federal programs, and prisons. This data should not be used to calculate a statewide insurance rate.
- Enrollment counts sourced from the APCD and Supplemental Data reflect the 15th of the month (approximately 87% of total enrollment in primary coverage). Massachusetts Health Connector data reflects the 1st of the month. Medicare FFS data from CMS reflects the number of Medicare beneficiaries enrolled in the reported month.
- Through March 2020, Other Employer Sponsored Plans (Self-Insured) enrollment was sourced from quarterly supplemental data submitted to CHIA, as well as from the APCD. Beginning in April, CHIA began estimating enrollment for this sector using a combination of supplemental filings voluntarily submitted by some insurers, the APCD, and data collected by the Division of Insurance. CHIA examined the trends observed across these sources, as well as the Large Group (Fully-Insured) subsector, and applied it to the prior period self-insured enrollment figures to arrive at an estimate for the current month. For August and September 2020, CHIA applied a similar approach to estimate Large Group (Fully-Insured) enrollment.

Technical Notes:

Insurance Coverage Categories	Definition	Sources for data through March 2020	Sources for data beginning April 2020
Primary Insurance Coverage Type	Coverage is defined by unique, Massachusetts residents with primary, medical membership in the 12 largest commercial payers, MassHealth (Medicaid), or Medicare.	MA All-Payer Claims Database (APCD), Supplemental Data, CMS	APCD, estimated Supplemental Data, estimated Self-Insured figure (see below); August & Sept 2020 estimated Large Group Fully-Insured figure (see below), CMS
Private Commercial Insurance	Private Commercial enrollment refers to members receiving coverage through an employer, purchasing it directly from a payer or via broker, or purchasing it through the Massachusetts Health Connector (including via ConnectorCare and Advance Premium Tax Credits).	APCD, Supplemental Data	APCD, estimated Supplemental Data, estimated Self-Insured figure (see below); For August & Sept 2020 estimated Large Group Fully-Insured figure (see below)
Individual Purchasers	Individual purchasers have individual (non-group) contract with payer; includes individual purchases through the Massachusetts Health Connector.	APCD	APCD
<i>Unsubsidized</i>	Individual purchasers who did not receive advance premium tax credits (APTCs) or cost-sharing reduction (CSR) subsidies.	Massachusetts Health Connector, APCD	Massachusetts Health Connector, APCD
<i>Subsidized (APTC-Only)</i>	Individual purchasers for those with household incomes at or below 400% of the Federal Poverty Level (FPL) who receive federal tax credits which may be paid in advance to reduce monthly premiums for qualified health plan (QHP) members who qualify.	Massachusetts Health Connector	Massachusetts Health Connector
<i>ConnectorCare</i>	A type of QHP offered through the Health Connector with lower monthly premiums and cost-sharing for those with household incomes at or below 300% FPL.	Massachusetts Health Connector	Massachusetts Health Connector
Small Group Employers (Fully-Insured)	Fully-Insured Small Group Employer membership includes private commercial insurance sold to small group employers (50 or fewer eligible employees) under fully-insured plans.	APCD, Supplemental Data	APCD
Large Group Employers (Fully-Insured)	Fully-Insured Large Group Employer membership includes private commercial insurance sold to employer groups with 51 or more eligible employees under fully-insured plans.	APCD, Supplemental Data	APCD, estimated Supplemental Data; For August & Sept 2020 data, estimate based on July 2020 figure and other high level trends for this market segment.
Other Employer Sponsored Plans (Self-Insured)	A self-insured employer takes on the financial responsibility and risk for its employees' and employee-dependents' medical costs, paying payers or third party administrators to administer their claims.	APCD, Supplemental Data	Estimate based on March 2020 figure and other high level trends for this market segment.
MassHealth Primary Coverage (Direct)	MassHealth Primary (Direct) includes only members with primary, medical coverage through MassHealth and who are not receiving premium assistance. This category excludes non-comprehensive coverage such as MassHealth Limited, which only covers emergency services.	APCD	APCD
MassHealth Accountable Care Organizations (ACO) A	Also known as Accountable Care Partnership Plans for MassHealth members. Managed care organizations and a group of primary care providers (PCPs) create a full health care network that includes PCPs, specialists, behavioral health providers and hospitals. Members must use the plan's network.	APCD	APCD
MassHealth Accountable Care Organizations (ACO) B	Also known as Primary Care ACOs. A group of PCPs form an ACO that contracts directly with MassHealth to provide primary care and other services to MassHealth members.	APCD	APCD
MassHealth Managed Care Organizations (MCO)	A system of primary care and other services that are provided and coordinated by MassHealth managed care plans and their networks of qualified providers. Members may receive benefits not covered by the MCO on a fee-for-service basis.	APCD	APCD

Insurance Coverage Categories	Definition	Sources for data through March 2020	Sources for data beginning April 2020
Primary Care Clinician (PCC) Plan	A managed care option administered by MassHealth through which enrolled members receive primary care and other medical services.	APCD	APCD
Fee-for-Service (FFS) - Comprehensive	Members who receive their care via the Fee-for Service (FFS) delivery system who do not have other, primary, medical coverage.	APCD	APCD
Medicare	Medicare is the federal health insurance program for people who are 65 or older, certain people under 65 with disabilities and people with End-Stage Renal Disease.	APCD, CMS	APCD, CMS
Medicare Fee-for-Service	Sometimes called traditional Medicare, FFS allows beneficiaries to seek care from any provider that accepts Medicare. Medicare FFS is comprised of Part A (inpatient coverage) and Part B (outpatient coverage). In this chart, Medicare Fee-for-Service includes only beneficiaries with both Part A and Part B coverage. Medicare Fee-for-Service enrollment includes members who are dually eligible for MassHealth and receiving services through the MassHealth Fee-for-Service delivery system (in FFS - Partial/Secondary).	Centers of Medicare & Medicaid Services (CMS)	Centers of Medicare & Medicaid Services (CMS)
Medicare Advantage	A Medicare managed care plan offered by commercial payers to provide beneficiaries with all Part A and Part B benefits, sometimes including prescription drug benefits (Part D) and/or vision, hearing or dental benefits. In this chart, Medicare Advantage excludes enrollment in SCO, One Care, and PACE.	APCD	APCD
SCO, One Care, PACE (Dually-eligible)	Medicare and Medicaid (MassHealth) managed care programs for specific populations. See definitions below under Dually-eligible. Medicare is considered the Primary payer for dually-eligible individuals. There is a small percentage of SCO and PACE members that are Medicaid-only. For the purposes of this chart all SCO and PACE members are included under Medicare.	APCD	APCD

Additional Market Views

Insurance Coverage Categories	Definition	Sources for data through March 2020	Sources for data beginning April 2020
Merged Market	The Massachusetts merged market includes private commercial insurance sold to individuals or small groups (50 or fewer eligible employees) under fully-insured plans.	APCD, Supplemental Data	APCD
Purchased on the Exchange	Enrollment data on individual purchasers and small group membership is provided by the Massachusetts Health Connector.	Massachusetts Health Connector	Massachusetts Health Connector
Not Purchased on the Exchange	Connector data on individual purchasers and small group membership is subtracted from APCD fully-insured individually-purchased and small group commercial membership to calculate off-exchange merged market membership.	APCD, Supplemental Data, Massachusetts Health Connector	APCD, Massachusetts Health Connector
Employer-Sponsored Insurance (ESI)	Health insurance plans purchased by employers as part of an employee benefit package.	APCD, Supplemental Data	APCD, estimated Supplemental Data, estimated Self-Insured figure (see above); August & Sept 2020 estimated Large Group Fully-Insured figure (see above).
Total Covered by Public Programs	Medicare + MassHealth (Includes SCO, PACE & One Care programs)	APCD, CMS	APCD, CMS

Insurance Coverage Categories	Definition	Sources for data through March 2020	Sources for data beginning April 2020
MassHealth - Partial/Secondary	Coverage provided by MassHealth to eligible members who receive primary coverage from other insurance, in some cases through premium assistance to support the obtainment of primary coverage from an alternate source. MassHealth may provide significant services to eligible members when medically necessary services are not covered by the primary insurance. This category also includes non-comprehensive coverage, such as MassHealth Limited, which covers only emergency services.	APCD	APCD
Dually-eligible	Members who are eligible for both Medicare and Medicaid (MassHealth). MassHealth members that have primary coverage through Medicare can choose to enroll in SCO, PACE or One Care (based on eligibility criteria) or receive MassHealth-covered services on a fee-for-service basis.	APCD	APCD
Senior Care Options (SCO)	A fully capitated Medicare and Medicaid managed care program for those 65 and older and managed jointly by the Centers for Medicare and Medicaid Services (CMS) and MassHealth. A small percentage of SCO members are Medicaid only.	APCD	APCD
One Care	A fully capitated program for individuals with disabilities between the ages of 21 and 64 who are eligible for both Medicare and Medicaid. Members are provided all Medicare and MassHealth benefits as well as a care coordinator, dental benefits, and additional behavioral health and support services.	APCD	APCD
Program for All-Inclusive Care for the Elderly (PACE)	A fully capitated Medicare and Medicaid managed care program for those 55 and older and managed jointly by the Centers for Medicare and Medicaid Services (CMS) and MassHealth. A small percentage of PACE members (6% in July 2020) are Medicaid only.	APCD	APCD
MassHealth FFS - Dual-eligible	Members who are eligible for both Medicare and Medicaid who receive their MassHealth services via the MassHealth Fee-for-Service (FFS) delivery system. Members who have Medicare coverage in addition to MassHealth are eligible for a range of services paid for by MassHealth. In many cases, MassHealth will also cover Medicare member cost sharing responsibilities.	APCD	APCD
MassHealth FFS Partial/Secondary non-Dual-Eligible	Members who receive services via the MassHealth FFS delivery system who are not eligible for Medicare, but either 1) receive primary coverage for health services through a third party, and may be eligible for a range of services paid for by MassHealth when not covered by the primary insurer, or 2) receive assistance from MassHealth to purchase primary coverage.	APCD	APCD
Total Covered by MassHealth (Primary and Partial/Secondary)	See definitions above for MassHealth Primary (Direct) and Partial/Secondary membership.	APCD	APCD

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